

Information to identify the case:

Debtor 1	Scott A. Vinisky	Social Security number or ITIN	xxx-xx-6419
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Renee M Vinisky	Social Security number or ITIN	xxx-xx-6083
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24616-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Scott A. Vinisky

Renee M Vinisky
fka Renee M Black, fka Renee M Jessell

7/23/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Scott A. Vinisky
 Renee M Vinisky
 Debtors

Case No. 19-24616-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2020.

db/jdb tr +Scott A. Vinisky, Renee M Vinisky, 555 Equestrian Way, Mount Pleasant, PA 15666-3423
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15164305 +Capl/dbarn, Capital One Retail Svcs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
 15165018 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15164315 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15164319 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 24 2020 03:55:20

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 24 2020 03:55:20 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Jul 24 2020 07:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15164304 +EDI: GMACFS.COM Jul 24 2020 07:38:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 15164306 +EDI: CAPITALONE.COM Jul 24 2020 07:38:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 15164307 +EDI: WFNNB.COM Jul 24 2020 07:38:00 Comenity Bank/Bon Ton, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15164308 +EDI: WFNNB.COM Jul 24 2020 07:38:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15164309 +EDI: WFNNB.COM Jul 24 2020 07:38:00 Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15164310 +EDI: WFNNB.COM Jul 24 2020 07:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 15164311 +E-mail/PDF: creditonebknofications@resurgent.com Jul 24 2020 03:57:12 Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 15164312 +E-mail/Text: angela.abreu@northwest.com Jul 24 2020 03:54:44 Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
 15164314 +EDI: AGFINANCE.COM Jul 24 2020 07:38:00 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
 15164316 +E-mail/Text: BKRMailOPS@weltman.com Jul 24 2020 03:54:57 Sterling Jewelers/Kay Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
 15164317 +EDI: RMSC.COM Jul 24 2020 07:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 15164318 +EDI: RMSC.COM Jul 24 2020 07:38:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 15164313 ##+Northwest Consumer Dis, 374 Country Side Plz, Mt Pleasant, PA 15666-1867

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jul 23, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Scott A. Vinisky csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
Corey J. Sacca on behalf of Joint Debtor Renee M Vinisky csacca@bononilaw.com,
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;
3230706420@filings.docketbird.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com,
kpetak@spencecuster.com,skosis@spencecuster.com
Lisa M. Swope lms@nsslawfirm.com, PA73@ecfcbis.com,kpetak@spencecuster.com,
skosis@spencecuster.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7